



**PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS**

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Dear Kentucky educator:

The Kentucky Department of Financial Institutions is committed to protecting all Kentucky investors from securities fraud. Investor education is a key component of our efforts, and we sincerely believe that an educated investor is a protected investor. ***The Basics of Saving and Investing: Investor Education 2020*** guide can be a tremendous resource in reaching out to investors and potential investors – no matter their age – with the information they need to make wise investment decisions.

The Basics of Saving and Investing is a curriculum entirely focused on investor education and protection. ***The Basics*** guide is divided into four units plus an Appendix. The unit titles are: Getting Started, Introduction to Financial Markets, Making a Financial/Investment Plan and Investment Fraud. Each unit contains learning objectives, suggested activities, overheads and handouts and worksheets. The Appendix contains additional resources — including non-commercial Web sites — and a glossary of terms.

This curriculum matches up with some of the Kentucky Core Content areas in High School Practical Living/Vocational Studies, such as Consumerism PS-HS-3.1.01 and 3.1.02 and Financial Literacy PH-HS-3.2.01, which specifically states “students should learn to apply financial management practices, including ... investments (savings accounts, stocks, bonds, mutual funds, certificates of deposit, IRAs and 401Ks) ... and explain their importance in achieving short- and long-term financial goals.”

In addition to the print version of ***The Basics***, a PDF version is available online at www.investorprotection.org/teach. The Kentucky Department of Financial Institutions also has speakers available to give classroom presentations on this and other financial topics. DFI is always available to help you obtain information, verify brokers and securities and identify local experts or resources.

Sincerely,

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